

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

BRIAN T. FULTZ



Order Filed on April 17, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No: 18-26234 - RG

Hearing Date: March 20, 2019

Judge: ROSEMARY GAMBARDILLA

Recommended Local Form:



Followed



Modified

**ORDER RESOLVING OBJECTION TO EXTENSION OF  
LOSS MITIGATION ORDER WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 17, 2019**

A handwritten signature in black ink, appearing to read "J.K. Sherwood".

Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant: PHH MORTGAGE CORPORATION

Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC

Debtor's Counsel: RUSSELL L. LOW, Esquire

Property Involved ("Collateral"): 610 MC BRIDE AVE W. PATERSON, NJ 07424

For good cause shown, it is **ORDERED** that Applicant's Objection to the Application to Extend the Loss Mitigation Order is resolved, subject to the following conditions:

1. The full and complete package must be uploaded to the DMM portal on or prior to April 10, 2019.
2. Loss Mitigation period is hereby extended to May 20, 2019 with no extensions with the only exception that if the documents are pending a decision by Bank of America, N.A. and not yet rendered.
3. If a loan modification is not offered by May 20, 2019, the Debtor must either:
  - a. Modify the Chapter 13 Plan to fully cure the secured Creditor's post-petition arrearages claim as defined by Proof of Claim 5 filed September 17, 2018; or
  - b. Surrender the subject property; or
  - c. Convert case to a Chapter 7 case.
4. If a loan modification is not secured by Debtor on or before May 20, 2019, Secured Creditor may proceed with a Motion for Relief with no further delays caused by Debtor's re-entry or participation in the Court's Loss Mitigation Program.
5. The instant Order does not replace rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.
6. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.
7. Both parties agree that this will be the final extension of the loss mitigation in the underlying bankruptcy case.